

Bmjvwg A_©bxwZi
^ewkó"vewj
]evsjv [

خصائص الاقتصاد الإسلامي
[اللغة البنغالية]

BKevj †nvmvBb gvmyg
إقبال حسين معصوم

mᵛúv`bv : Aveyj Kvjvg Av†bvqvi
مراجعة : أبوالكلام أنور

Bmjvg cÖPvi ey"†iv, ivelqvn, wiqv`
المكتب التعاوني للدعوة وتوعية الجاليات بالربوة
بمدينة الرياض
2008 - 1429

islamhouse.com

Bmjvwg A_©bxwZi ^ewkó"vewj

Bmjvwg A_©bxwZi K†qKwU „i“Z;c~Y© ^ewkó"
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cÖ_gZ: Bmjvwg AvwK`v I Cgvwb †PZbv jvjb|

Bmjvwg A_©bxwZ I Cgvb A^{1/2}vw^{1/2}fv†e RwoZ| GwU
Bmjvwg A_©bxwZi m†e©v" P „i“Z;c~Y© ^ewkó"|
Bmjvwg A_©bxwZ †_†K hw` G ^ewkó"†K Zz†j †bqv
nq Zvn†j †mwU gyL _ye†o co†e| mdjZvi Av†jv †`L†Z
cv†e bv KL†bv| Cgvb ej†Z Avgiv GLv†b †m Cgvb†KB
D†ik" KiwQ, KziAvbÑmybœv†Z hv AvwK`v k†ãi
cwie†Z© e"eüZ n†q†Q| KviY GwU Cgv†bi g~j j¶" I
D†i†k"i cÖwZ wb†`©k K†i| Avi Zv n†"Q Avgvb Z_v
wbivcËv I kvwš—| cwe† KziAv†b Gikv` n†"Q:

**الَّذِينَ آمَنُوا وَلَمْ يَلْبِسُوا إِيمَانَهُمْ بِظُلْمٍ أُولَٰئِكَ لَهُمُ الْأَمْنُ وَهُمْ
مُهْتَدُونَ 82**

hviv Cgvb G†b†Q Ges wbR Cgvb†K hyj†gi mv†_
wgwkÖZ K†iwb, Zv†`i R†b" B wbivcËv Ges ZvivB
wn`v†qZcÖvß|¹

†`Lv hv†"Q Cgvb kãwU kvwš— I wbivcËvi G gnvb
A_© I D†ik"†K aviY K†i Av†Q| ZvB GLv†b AvwK`v
k†ãi cwie†Z© Cgvb kãwUi e"enviB msMwZc~Y© I
AwaK hyw³hy³| myZivs Cgvb GKwU mnR†eva" welq
hvi kã_†jvL Lye mvejxj| gb I gbb†K Zvi cÖwZ AvK...ó
K†i `vi"Yfv†e| Abyifcfv†e GwU AvbyMZ" I ek"Zv
`^xKv†ii cÖwZi wb†`©kbv cÖ`vb K†i| A_©vr gnvb
Avjvn Cgvb Øviv Ggb mg_©b I `^xK...wZ Kvgbv
K†ib hvi cö†Z _vK†e AvbyMZ" I gvb"Zv| Avi Cgvb
kãwU †gŠwjKfv†e D†jwLZ A_© eywS†q _v†K| A_©vr
Cgv†bi A_© iaygv† mg_©b I `^xK...wZB bq eis
AvbyMZ" msewjZ `^xK...wZ|

gvbmc†U GKwU wRÁvmv DuwK w`†"Q †h,
A_©bxwZi mv†_ Cgv†bi m†úK© wK? Zvi mv†_ Gi
†hvMm~ÎB ev wK? KziAv†bi wb†goev³ AvqvZwU†Z
Avgiv Gi mgvavb †Luv†R cve| Gikv` n†"Q:

**وَلَوْ أَنَّ أَهْلَ الْفُرَى آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ
السَّمَاءِ وَالْأَرْضِ وَلَكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ 96**

Avi hw` Rbc`mg~†ni Awaevmxiv Cgvb AvbZ Ges
ZvKlqv Aeja^b KiZ Zvn†j Avwg Aek" B Avmgvb I

¹ m~iv AvbAvg :82

hgxb t_#K eiKZmg~n Zv#`i Ici Ly#j w`Zvg; wKš' Zviv A~^xKvi Kij| AZtci Zviv hv AR©b KiZ Zvi Kvi#Y Avwg Zv#`i#K cvKovl Kijvg|²

G Avqv#Z Kvixgv t_#K tRviv#jvfv#e cÖwZfvZ n#”Q, Cgvb I ZvKlqv Bmjvvg A_©bxwZi DbæwZ I weKv#ki AwZ „i”Z;c~Y© Dcv`vb| GÖ`ywU eiKZ I cÖvPz#h©i AwZ Kv#©Kix DcKiY| A_©bxwZwe`#`i e³e” n#”Q: A_©bxwZi tgšj D#k” n#”Q, wejvmeûjÑcÖvPzh©c~Y© mgv#Ri ev—evqb I cÖwZôv|

myZivs Avgiv ej#Z cvwi G Avqv#Z Avjvn ZvAvjv ej#Z Pv#”Qb: tZvgiv hw` wbivc` A_©bxwZ cÖwZôv Ki#Z Pvl hvi gva”tg cÖvPzh©gq myLx Rxeb ev—evwqZ n#e Zvn#j Avjvn fxwZ, Zuvi cÖwZ AMva Av`v I wek|vm `vc#bi weKí tbB|

ivm~#ji AmsL” nv`xml G AvcvZ mZ”wU#K cwi`„ó K#i my`úófv#e| bexRx mvjvjvû AvjvBwn lqvmvjvg e#jb:

Òeqm e„wx tbK Kv#Ri gva”tgB mvwaZ nq, GKgvI t`vqvB cv#i ZvK`xi i` Ki#Z Avi e”w³ wbR cv#ci Kvi#YB g~jZ wiwhK t_#K ewÂZ nqÓ|³

bexRxi G evYx cÖ”Qbæfv#e Bmjvvg A_©bxwZ I Cgv#bi IZ#cÖvZ m#ú#K©i cÖwZ ZvwM` Ki#Q|

A_©bxwZi DbæwZ#Z ZvKlqv I Avjvn fxwZi Kv#©KvwiZv cÖgvwYZ I GKwU cÖwZwôZ mZ”| nv`x#mi wekvj fvÊv#i Gi `„óvš— wbZvš—B Kg bq| thgb GK nv`x#m ivm~jyjn mvjvjvû AvjvBwn lqvmvjvg Gikv` K#ib: Òth e”w³ GKwU Ni wewµ Kij AZtci weµqjä g~j” mgch©v#qi Kv#R e”q Kij bv, Zv#Z Avi Zvi R#b” eiKZ t`qv n#e bv|Ó⁴

GLv#bl welqwU AZ”š— my`úó th, Bmjvvg A\_©bxwZi DbæwZi m#úK© e`‘MZ welqvw`i mv#_ bq eis Gi AMÖMwZ I DbæwZ Cgvb I Cgvb wbf©i Kv#©vejxi mv#_ m#ú„³|

eZ©gv#b ÷K G·#PÄ e”emv GKwU AvaywbK I jvfRbK e”emv cxwZ, wKQy tjvK m#ú#K© Avgiv wbf©i#hvM” m~#î tR#bwQ, Zviv wbR#`i evwoÑNi

² m~iv Avivd:96

³ Beb gvRvn|

⁴ nv`xmwU mvnvex ûhvqdv ivw`qvjvû Avbû t_#K , whqv AvjÑgvKw`mx, Zqvwjmx I Bgvg evqnvKx eY©bv K#i#Qb|

wemq Kfi tmlvfb wewbqvM KfiwQj, wKš' e"emvq
 1wZMÖ— nq t'Dwjv nq wMqQ| GLvfb
 e"vcviwU mvgvb" `yte©va" B ejZ nte, tKbbv
 Cgvfb mvt_ A_©bxwZi thvMm~ÎZv evwn"K
 `„wóZ GKUz A^vfvweKB gfb nq Zte e"vcviwU
 AwZ ev—e Ges G `~iZi A`„k" I Cgvbx `~iZi hv
 tKej Bmjvvg A_©bxwZfZB tMvPfi Avfm| Avjvn I
 a#g© Awek!vmx A_©bxwZwe` Ñ hvf`i A_©bxwZ
 Cgvfb aviYvi Ici cÖwZwôZ nqwb, hv eiKZ ewÂZ
 Ges hv wekfK iay 1zav, `vwi`a" I Akvš— wfboe
 wKQy w`fZ cvfiwbÑ Zviv G ev—eZvfk ^xKvi Kfi
 bv|

Bmjvvg A_©bxwZi DbœwZi mvt_ ZvKlqv I Avjvni
 cÖwZ Cgvfb mæúK© itqQ wbfgœv³ nv`xm
 Avgv`iK G mZ" tgfb wbZ eva" KfQ| Bmjvfgi
 bex mvjvju AvjvBwn lqvmvvg Gikv` Kfib:
 Ò`vbÑm`Kv mæú` n«vm Kfi bv, 1gv I D`iZv ev>`vi
 B³/₄ZÑmæsvbK e„wx B Kfi, Avi Avjvni Rfb" tKD
 webqx nq Avjvn Zvfk DwVfqB t`bÓ|⁵

G gvb`Ê I Av`k© iaygvÎ Bmjvvg A_©bxwZi ^ewkó" |
 GfZ bexRx ejQb: mæúf`i n«vmÑe„wxZ Avjvni
 mš'wói Dfifk" `vwi`a" wK→ó Abv_ÑwgmwKb`i
 `vbÑm`Kvi e"vcK cÖfve itqQ| Avi tmwU `yÖfvte
 nqZ cvfi|

1. `vbÑm`Kvi KviY gnvb Avjvn gymwvg ev>`vf`i
 wec`vc` mwiq wbq hvb g#g© GKvwaK
 nv`xm ewY©Z nqQ| AfK mgq Ggb nq hw`
 tm `vbÑLqivZ bv KiZ Zvnq ARvš—B Zvi mæú`
 DRvo nq thZ| myZivs `úó nj th, `vbÑLqivZ
 mæú` iay e„wx B Kfi bv, i1vi Kfi|
2. gnvb Avjvn Aí mæúf`i tfZi AwaK mæú` Afcv
 tewk DcKvi I Kj"vY `vb Kfib| Aí mæúf`i gva`tg
 GZ DcKvi jvf Kiv hvq hv AfK mæú` Øviv Kíbv
 Kiv hvq bv|

wØZxqZ:

Bmjvvg A_©bxwZi Avfiv GKwU ^ewkó" nj, GwU
 lwni Ici cÖwZwôZ GK c~Y©v¹/₂ A_©bxwZ| cÖvP"
 ev cvðvZ"i tRvovZvwj t`qv Amvi wPš—vi dmj bq|

⁵ nv`xmU Bvgv gymwvg ^xq mnxnfZ mnvex Avev ûivqiv ivw`qvju Avbu Gi
 eivZ eY©bv KfiQb|

Ges Gi Drml wKš' †Kvb gvbyl bqñhv†`i wPš—v I
cwíKíbv cÖwZ wbqZ cwieZ©b nq| Zvicil Zv†Z †_†K
hvq fyjñix Df†qi AeKvk|

mvgwMÖK we†Pbvq GwU Bmjvwg A_©bxwZi
Ab`Zg ^ewkó`| †Kbbv GwU GKgví lwni lciB wbf©i
K†i lwn e`ZxZ Ab` wKQyi cÖwZ Zvi Av`'v †b| GwU
GKwU ^Zš; I c~Y©v½ e`e`'v hvi Drm n†"Q Hkx
cÖZ`v†`k| Bmjv†g hveZxq gZev` I wPš—vaviv
ñA_©bxwZ welqK †nvK wKsev mvaviY welqKñ
mewKQy†K hvPvB I Zzjbv Kiv nq Hkx cÖZ`v†`†ki
mv†_| lwni †PZbvi mv†_ mv•Nwl©K gZev` I wPš—
vaviv†K cwiZ`vM Kiv nq Avi msMwZc~Y© ZË; I
gZev`†K †cÖw¶Z I Ae`'vi we†Pbvq Avg†j †bqv nq|
myZivs MÖnYñeR©†bi mvaviY gvb`Ê GKwUB Avi
†mwU n†"Q lwni †PZbvi mv†_ mvgÄm`kxj nlqv| Avi
ev—e cwi†ekñcwiw`'wZ n†"Q weav†bi ev—evqb
†¶Î-Drm bq|

Ab`w`†K cuywRev`x A\_©bxwZi Av`k© n†"Q
†fvMñwejvm I myweavev`| †hgwb K†i †cÖw¶Z
I ev—e Ae`'v n†"Q weav†bi Drm g~jñev—evqb
†¶Î bq| KviY ag©wbi†c¶Zv I bvw—KZvB n†"Q
cuywRev`x A_©bxwZi Avavi| Avi †mwU
Òmyweavev†`i lci cÖwZwôZ ev—eZvB n†"Q
weav†bi DrmÓ g~jbxwZi lci cÖwZwôZ n†q†Q|
ag©wbi†c¶ñbv—K` gZev` th g~jbxwZ†qi lci
cÖwZwôZ Zv n†"Q :

e`, myweavev` I †fvMñwejvm| Gi wecix†Z Avgv†`i
AvKx`v n†"Q, Avjvn, Zuvi ivm~j I ciKvjxb Rxe†bi
mdjZvi cÖwZ wek!vm `vcb |
†hgb kvBlyj Bmjvg Be†b ZvBwgqv in. e†jb, ÒmKj
ivm~j th g~jbxwZ†qi lci GKgZ n†q†Qb Zv n†"Q:
Avjvni cÖwZ Cgvb, ivm~jM†Yi cÖwZ Cgvb Ges
ciKv†ji cÖwZ CgvbÓ|

G ch©v†q Avgiv mZK© K†i w`†Z PvB †h, eZ©gv†b
wKQy wKQy Bmjvwg e`vsK A†PZbfv†e cuywRev`
Øviv cÖfvweZ n†Z ii" K†i†Q| Avi †mwU jvf I gybvdi
cÖwZ AwZwi³ Avmw³ eis KL†bv KL†bv G†K ûKz†gi
Drm Ávb Kivi w`K †_†K| Ges KvRwU Kiv nq
wewfbœ wn†j I QjñPvZzixi Avei†Y|

GKwU `„óvš— Dc`vcb Ki†j Awf†hvMwUi †hŠw³KZv
cÖgvwYZ n†e| BmjvwgK e`vs†Ki DbæwZ I gybv dv
AR©†bi gva`g n†`Q Ögy`vivevÓ<sup>6</sup>| hvi R†b` evRv†i
cÖ†ek Ki†Z n†e| Kv†Ri bvbvwea my†hvM m„wó Ki†Z
n†e| wewfbæ c†Y`i wecyj mgvnvi NwU†q g~†j`
cÖwZ†hvwMZv m„wó Ki†Z n†e| †MvUv
A_©bxwZ†KB Pv^{1/2}v I MwZkxj K†i Zzj†Z n†e| evRv†i
Kv†iwÝ I cY`ÑmvgMÖxi e`vcK Dcw`wZ wbwðZ Ki†Z
wbijmfv†e KvR K†i †h†Z n†e| MwZkxj K†i Zzj†Z n†e
A_©bxwZi c~Y© cwigÊj†KB| GK K_vq RbM†Yi UvKv
Zv†`i †\_†K msMÖn K†i Zv†`i Kj`v†YB wewb†qvM
Ki†e| G KvR_†jv myPvi`fv†e mæúboe Kivi R†b`
Acwimxg ^ah© I AMva Cgv†bi cÖ†qvRb| Gfv†eB mæ
†e mgvR I Rbmavivi†Yi Kj`vY I mg„wx wbwðZ Kiv|
wKŠ` wvZvš— cwiZv†ci welq, eZ©gv†b A†bK
Bmjvwg e`vsK G Kg© ixwZ†Z wcvQ†q c†o†Q| eis
ejv P†j Zviv G bxwZ cwinviB K†i†Q| Gi cwie†Z©
wewfbæ wn†jÑevnvbi AvkÖq wb†q hveZxq kÖg
Zv†ZB e`q Ki†Q| Ges AwZ `a`Z I bM` gybv dv
AR©†b †Póv K†i P†j†Q| thgb gyivevnvi g~jbxwZ†Z
ms`vi K†i Zv†Z e`vcK my†hvM †`qv n†q†Q| A†bK
Bmjvwg e`vsK G m~†l Zv†`i gybv dv†Z e`vcKZv
Av†ivc K†i†Q| †Kbbv Zviv G†K Lye mnR I gybv dv
AR©†b Zwor dj`vqK wn†m†e †c†q†Q| Avi GwU
Gfv†e †h Zviv mvaviY †ePvÑ†Kbv†K gyivevnvi
ixwZ†Z ev`—evqb Ki†Z ii` K†i†Q| Avi Zv n†q†Q
Gfv†e, Zviv `^qs e`vsK†K we†µZv ev e`emvqx I
Kwgkb G†R†>Ui gv†S ga`ZvKvix wnmv†e `vcb
K†i†Q| GLb e`vs†Ki R†b` iaygvl wKQy KvMRÑcî,
K†qKwU †Uwej I K†qKRb Kg©KZ©v n†jB P†j| Gi
†ewk Avi wKQyi cÖ†qvRb c†o bv| g†°j Z_v Lwiłvi
†_†K µ†qi Pzw³c†l `^v¶i Kwi†q †bqvi cÖwZkÖ`wZ
MÖnY K†i| e`vsK cY` we†µZv †Kvb †Kvæúvwbi mv†_
†hvMv†hvM K†i, †Uwj†dv†bi gva`†g we†µZv†K e†j:
Avgiv Avcbvi wbKU n†Z AgyK cY` µq Kijvg, Avcwb
ejyb: Avwg wewµ Kijvg| ZLb †Kvæúvwb e†j: Avwg
weµq Kijvg| Gici g†°j weµq mæúboe n†q†Q g†g©
e`vs†Ki wbKU Pzw<sup>3</sup>c†l `^v¶i K†i| e`vsK bM` A†_©

⁶ jvfÑ¶wZi Askx`vwiZjwfwĖK †hŠ\_e`emv|

c#Y"i g~j" cwi#kva K#i| c#i Zvi KvQ t_#K ewa©Z
nv#i UvKv Dmyj K#i| Avi Gfv#eB ^v#i I thvMv#hvM
e"ZxZ Ab" tKvb kZ© I ^v#_©i cÖwZ j#i" bv K#iB
e"emv cwiPvwjZ nq| AZ"š—`yt#Li mv#_ ej#Z nq
G#K Zviv kwiqZ Aby#gvw`Z gy`vivev I e"emv e#j
cÖPviYv Pvjvq|

mywcÖq cvVKeM©, GKUz Mfxifv#e wPš—v K#i
t`Lyb, G cxwZi gva"tg DcK...Z n#Q tK? G cxwZi
gva"tg jvfevb hw` tKD n#q _v#K Zvn#j tm n#Q
^qs e"vsK; Ab" tKD bq| Gi gva"tg evRv#i evowZ
tKvb myweav m,,wó n#Q bv| RbmaviY I mgv#Ri
R#b" mvgwMÖK A_©bxwZ#Zi BwZevPK tKvb cÖfve
co#Q bv| eis MÖvnK I g#°j P#e,,wx nv#i F#Yi cvnv#oi
bx#P Pvcv co#Q| Avi GwUB#Zv my`wfwËK
wewb#qvM cxwZ| wewb#qvMKvix myw`Kvievix e#j:
Avwg tZvgvi mv#_ kÖg w`#Z cvie bv| Avwg
RvqMvq e#m A_© wewb#qvM Kie Ges ewa©Z nv#i
UvKv Av`vq Kie| Avwg evRv#i cÖ#ek Kie bv Ges
Kv#Ri my#hvMI m,,wó Ki#Z cvie bv| GwU KóÑtK-k
Qvov webv cwikÖtg A_© DcvR©#bi me#P#q mnR
cxwZ| Z#e Gi gva"tg A_©Ñm#ú` GKmgq
m#ú~Y©if#c myw`Kvievix gnvR#bi wbqš#Y P#j
hv#e Avi RbM#Yi F#Yi fvi evo#ZB _vK#e|
myw`Kvievixi evo#Z \_vK#e m#ú` Avi RbM#Yi FY|
Zviv gyivevnvi cxwZ#Z ms`<vi mvab K#i my#hvM
e"vcK K#i#Q e#j `vwe Ki#Q Avi Avgiv Zvi cwiYwZ
cÖZ"¶ Kijvg| GwU my`wfwËK Kviev#ii GKwU bZzb
ms`<iY gv#i| ûeû myw`Kviev#i| myw`Kviev#ii cwiYwZ
I G be" Kviev#ii cwiYwZ GKB| Avi Zv n#Q,
RbmaviY#K FYMÖ— Kiv Ges e"vsK FY`vZv
wnmv#e wb#R#K cÖwZwôZ Kiv| (jv nvljv lqvjv
KzlqvZv Bjv wejvn|)

Z...ZxqZ : Bmjvwg A_©bxwZ, Bmjvwg AvB#bi
GKwU cÖwm#x g~jbxwZ ÒKviev#ii tgšjaviv n#Q
^ea nlqvÓi Ici cÖwZwôZ| thwU MÖnY Kiv n#q#Q
kiqx g~jbxwZÒ kwiq#Zi cÖwZwU avivi g~j D#ik"
n#Q mnRxKiY I K#VviZv wbimbÓ t_#K| myZivs

thme tñ†Ĥ A%œea g†g© †Kvb Dx„wZ cvlqv bv hv†e
Zv†K ^ea e†jB aiv n†e| Gikv` n†"Q: wZwb (Avjvn)
`x†bi e"vcv†i †Zvgv†`i Ici †Kvb K†VviZv Av†ivc
K†ibwb|⁷

PZz_©Z : Bmjvwg A_©bxwZ †Kvb wKQy†Z ^eaZv
wKsev A%œeaZvi wewa A†nZzK Av†ivc K†iwb|
†hLv†bB Zv Kiv n†q†Q D†ĭk" GKwUB, Kj"vY mvab
A_ev AKj"vY wbimb| mvgwMÖK we†ePbvq †nvK
wKsev e"w³ we†k†li we†ePbvq|

mgvß

⁷ m~iv nv³/₄:78